City of Chattanooga Floodplain Development Regulations

PRESENTER:

RON ESDAILE
ZONING INSPECTOR
CITY OF CHATTANOOGA

FLOOD INSURANCE

City of Chattanooga

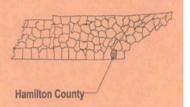
- □ Policies in force: 1,117
- □ Value of Properties insured: \$157,406,900
- □ Premium Collected: \$501,446

As of 12/31/2002

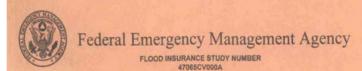


HAMILTON COUNTY, TENNESSEE AND INCORPORATED AREAS

COMMUNITY NAME COMMUNITY NUMBER CHATTANOOGA, CITY OF 470072 475422 COLLEGEDALE, CITY OF 475424 EAST RIDGE, CITY OF HAMILTON COUNTY 470071 (UNINCORPORATED AREAS) LAKESITE, CITY OF 470413 LOOKOUT MOUNTAIN, TOWN OF 470075 RED BANK, CITY OF 470076 SIGNAL MOUNTAIN, TOWN OF 470078 SODDY-DAISY, CITY OF



NOVEMBER 7, 2002



FLOOD INSURANCE STUDIES

- Flood Insurance Studies (FIS) provide technical data for the:
 - Adoption of <u>floodplain management</u> ordinance required for NFIP participation
 - Development of flood risk information needed to establish flood insurance rates

FLOOD INSURANCE STUDY (FIS)

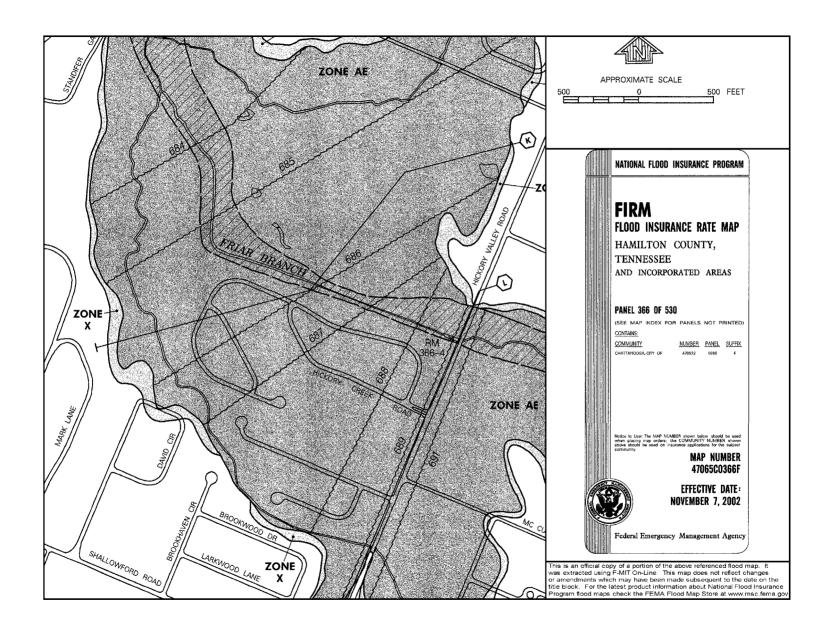
- Appraisal of the community's flooding problems
- Engineering methodologies
- Flood discharges frequency relationships
- Flood discharges stage relationships (profiles)
- One percent chance floodplain boundaries
- Flood hazard risk zones
- Floodplain management / flood insurance applications

FLOOD INSURANCE STUDY

 Final Report – text, profiles, figures and tables

FLOOD INSURANCE RATE MAP (FIRM)

An official map of a community, on which the Federal Emergency Management Agency (FEMA) had delineated both the areas of special flood hazard and the risk premium zones applicable to the community.



FIS & FIRM

- Effective Date: November 7, 2002
- Community Number: 470072
- Map Number: 47065C0339F
- Panel: 0339
- Suffix: F
- Date of FIRM INDEX: November 7, 2002

Base Flood Elevation (BFE)

The highest water-surface elevation associated with the flood, that has a one-percent chance of being equaled or exceeded in any given year. It is often referred to as the base flood or 1% chance flood or more infamously as the 100 year flood.

SUBDIVISION REQUIREMENTS

All subdivision proposals shall have adequate drainage provided to reduce exposure to flood hazards. Base flood elevation data shall be provided for subdivision proposals and other proposed development which is greater than the lesser of fifty (50) lots or five (5) acres.

RESIDENTIAL CONSTRUCTION

New construction or substantial improvement shall have the lowest floor, including basement, elevated to:

•two (2) feet above base flood elevation if constructed of wood or



RESIDENTIAL CONSTRUCTION

- •one (1) foot above base flood elevation if constructed of concrete and other material not subject to damage by flood waters, and
- •the minimum building site must be at or above the base flood elevation.



NON-RESIDENTIAL CONSTRUCTION

New construction or substantial improvement of any commercial, industrial, or other non-residential building shall have the lowest floor, including basement, elevated to the level of the base flood elevation, OR

NONRESIDENTIAL CONSTRUCTION

FLOODPROOF

The area below Base flood Elevation in a non-residential structure can be flood proofed so that below the base flood level of the structure is water tight with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy.

FLOODPROOFING CERTIFICATION

A registered professional engineer or architect shall certify that the standards of this subsection are satisfied. Such certification and the specific elevation (in relation to mean sea level) to which such structures are flood proofed shall be provided to the Chief Building Inspector.

ELEVATED BUILDINGS

- Any enclosed area below the lowest habitable floor can only be used for:
 - Access to living area
 - Storage of maintenance equipment used on premises
 - Parking of vehicles

ELEVATED STRUCTURES

THE ENCLOSED AREA
 CANNOT BE PARTITIONED
 OFF AND USED AS A LIVING
 AREA

SUBSTANTIAL DAMAGE

Damage sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

SUBSTANTIAL IMPROVEMENT

Any repair, reconstruction, or improvement of a building, the cost of which equals or exceed 50% of the market value of the building before the start of construction or before damage occurred.

Market Value

- Appraisal can be done by a certified appraiser before the start of construction
- The appraised value as computed by the Assessor Office

SUBSTANTIAL IMPROVEMENT WHATS NEXT?

- Structure would have to meet floodplain development standards.
- Structure may have to be raised

ELEVATION CERTIFICATE

- TWO ELEVATION
 CERTIFICATES ARE
 REQUIRED:
 - FIRST AT FLOORINSTALLATION
 - SECOND BEFORE FINAL INSPECTION





LETTERS OF MAP AMEMDMENTS (LOMA)

- Used only when property/structure inadvertently placed in flood zone
- Structure has to be built on natural ground
- LAG has to be at or above BFE
- NO FEE

LETTER OF MAP REVISION — FILL (LOMR-F)

- Filled lot is either at or above BFE
- The placement of fill will not cause any adverse impact on drainage either on site or off-site
- Fee

FLOODWAY

The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without increasing the water surface elevation at the Base Flood.

COMMUNITY OUTREACH

- Resource material at Downtown Public Library
- Policy development
- Policing
- Substantial Improvement Review
- Securing missing Elevation Certificate

DO YOU HAVE ANY QUESTIONS?

